

In the Claims

1. (Previously Presented) A method for measuring risk exposure to a human in an environment, wherein the environment includes multiple areas, the method comprising:

detecting the presence of the human and tracking an amount of time the human is present in at least one area; and

using the amount of time to derive a measure of risk exposure to the human.

2. (Previously Presented) The method of claim 1, wherein the step of detecting includes a substep of using a sensor to detect the presence of the human in an area.

3. (Original) The method of claim 2, wherein the step of detecting includes using a radio-frequency identification badge.

4. (Original) The method of claim 2, wherein the step of detecting includes using a card reader.

5. (Original) The method of claim 1, wherein the step of detecting includes a substep of associating an identification of the human with the detection.

6. (Previously Presented) The method of claim 1, further comprising using the measure of risk exposure in a worker's compensation program.

7. (Previously Presented) The method of claim 6, further comprising using at least a portion of the measure of risk exposure to determine premiums to be paid by an employer.

8. (Previously Presented) The method of claim 6, further comprising using at least a portion of the measure of risk exposure to determine benefit payments to be made by an insurer.

9. (Previously Presented) The method of claim 6, further comprising using at least a portion of the measure of risk exposure to determine projections for the worker's compensation program.

10. (Previously Presented) An apparatus for obtaining data to determine an insurance premium, the apparatus comprising:

at least one sensor for determining the presence of a human in an at least one area;

and a processor for receiving a signal from the sensor to indicate the presence of a human, and for tracking an amount of time the human is present in the at least one area,

wherein one or more processors receive data derived from the signal to determine, at least in part, an insurance premium.

11. (Previously Presented) A method for determining an insurance premium for a worker in an environment, the method comprising:

defining at least one liability zone within the environment;

detecting a worker's presence in the at least one liability zone, and tracking an amount of time the worker spends in the at least one liability zone; and

calculating an insurance premium based at least in part on the amount of time the worker spends in the at least one liability zone.

12. (Previously Presented) The method of claim 11, wherein at least two different liability zones are defined, and wherein the different liability zones have different hazard levels.

13 (Previously Presented) The method of claim 12, wherein an amount of time the worker spends in each liability zone is separately tracked and used to calculate an insurance premium.

14. (Previously Presented) A system for determining a worker's compensation insurance premium, wherein a work environment has at least one liability zone, the system comprising:

at least one sensor to detect a presence of a worker in the at least one liability zone; and

a processor for tracking an amount of time the worker is present in the at least one liability zone, based on input from the at least one sensor;

wherein the amount of time the worker is present in the at least one liability zone is used at least in part to calculate a worker's compensation insurance premium for the worker.

15. (New) The method of Claim 1, further comprising:

detecting the presence of the human and tracking an amount of time the human is present in a plurality of areas; and

using an amount of time the human is in each of the plurality of areas to derive a measure of risk exposure to the human.

16. (New) The method of Claim 15, wherein an insurance premium is calculated based on an amount of time spent in each zone and an amount of liability premium associated with each zone.

17. (New) The system of Claim 14, wherein the work environment has a plurality of liability zones, and the processor for tracks an amount of time the worker is present in each of the liability zones, and wherein the amount of time the worker is present in the plurality of liability zones is used at least in part to calculate a worker's compensation insurance premium for the worker.

18. (New) The system of Claim 17, wherein each of the plurality of liability zones has its own associated insurance premium, based on a risk level in each zone.